

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

INVENTOR: D. DaLuga, et. al.
DOCKET: 16342, D, deb, mah

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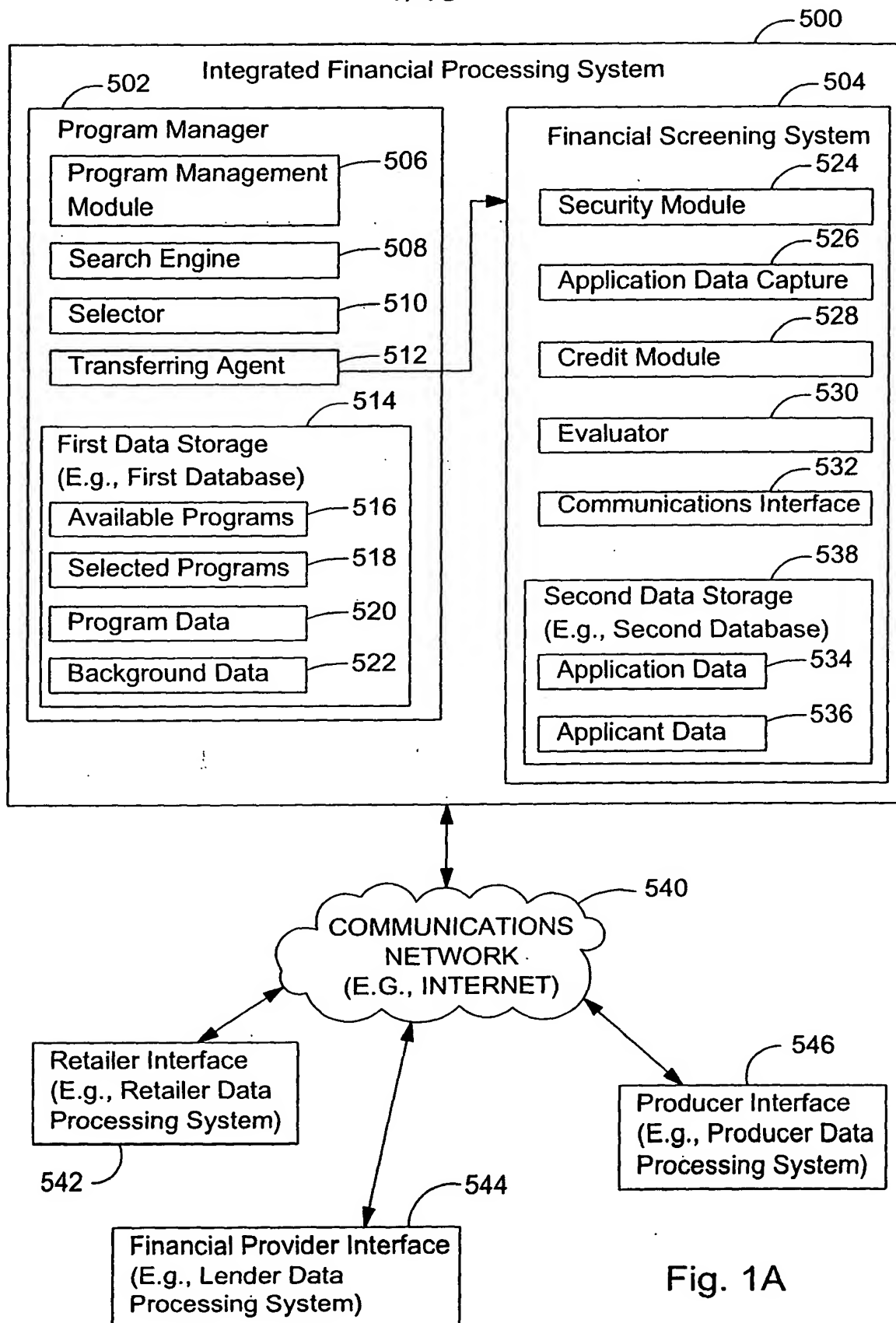


Fig. 1A

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
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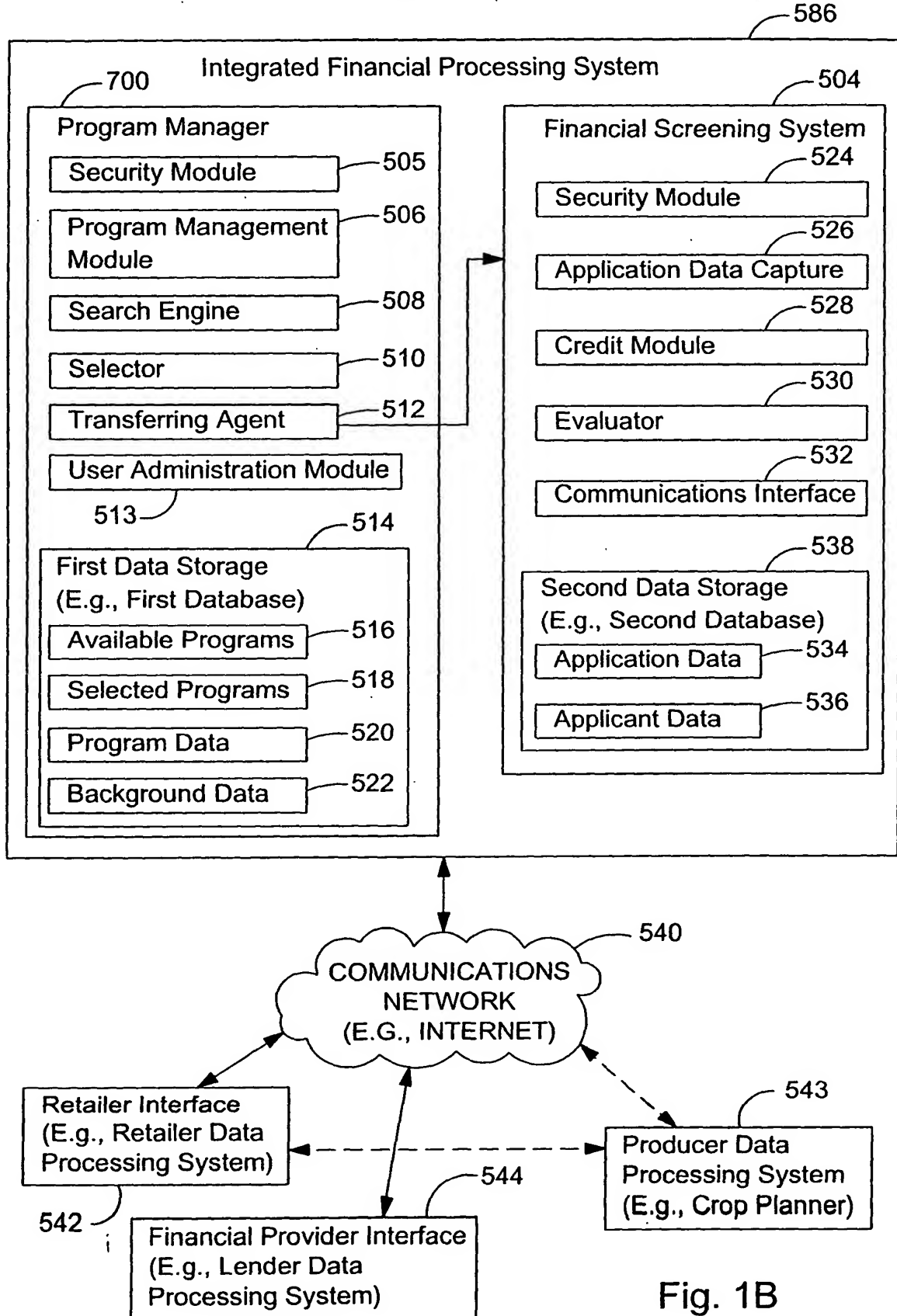


Fig. 1B

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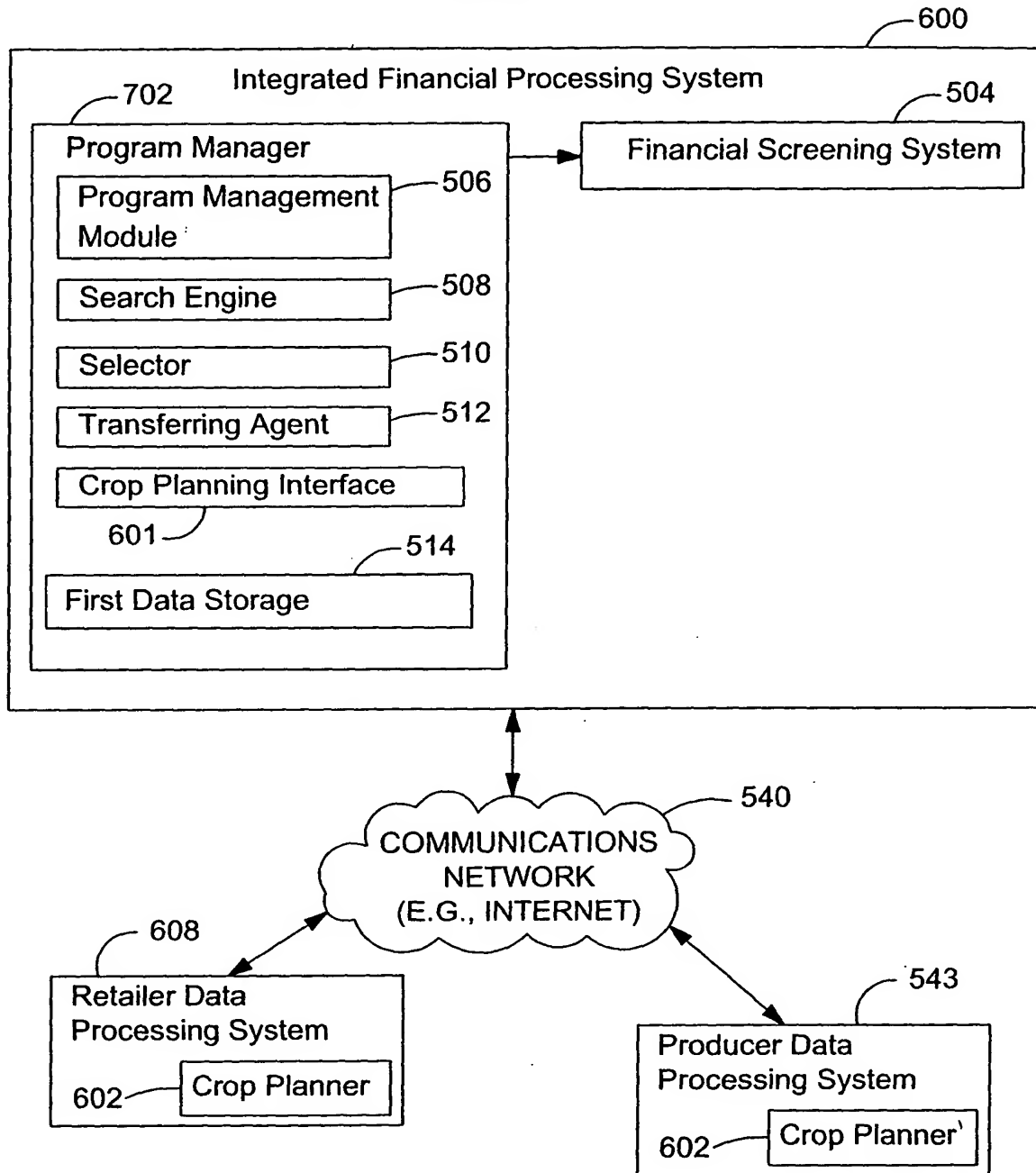


Fig. 1C

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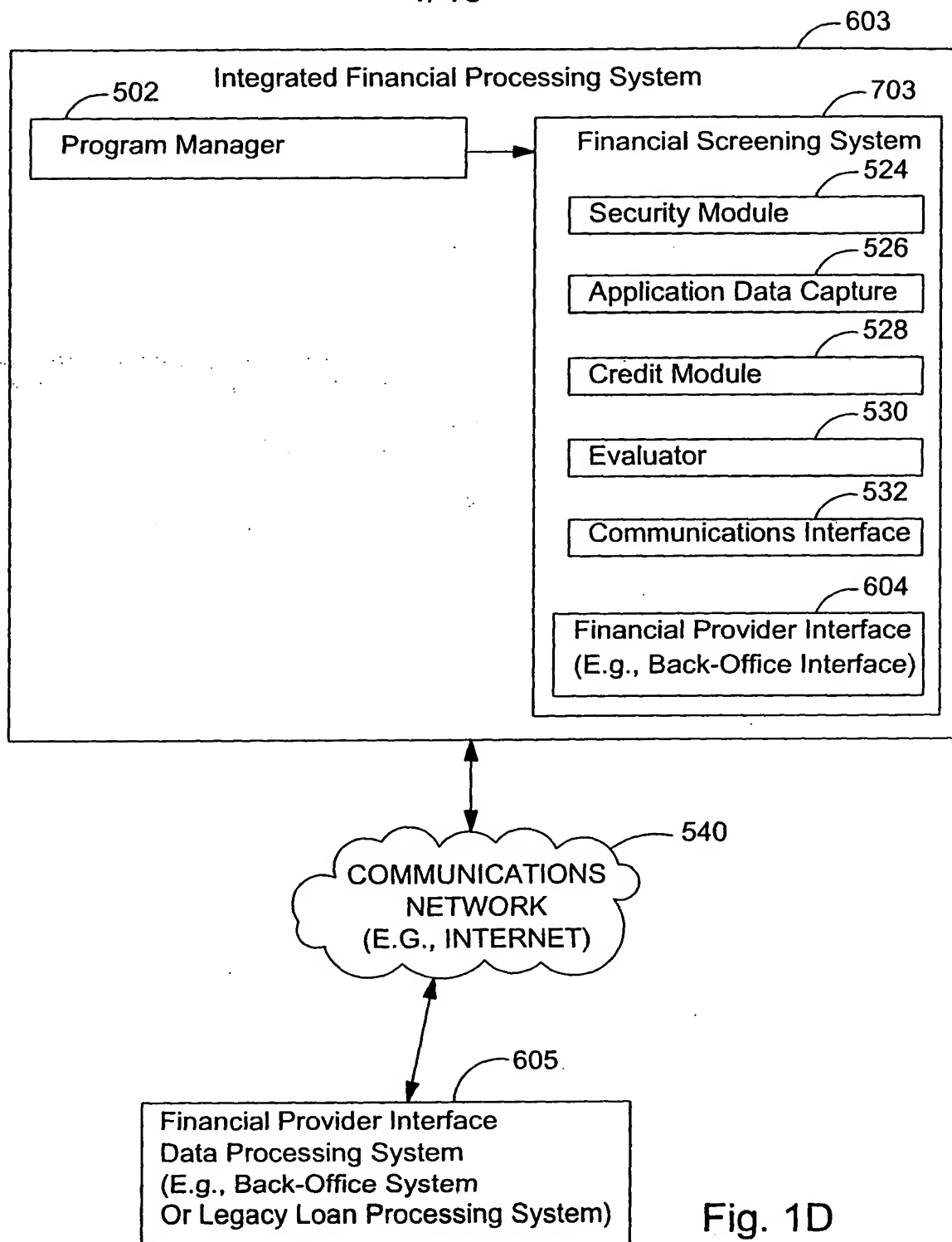


Fig. 1D

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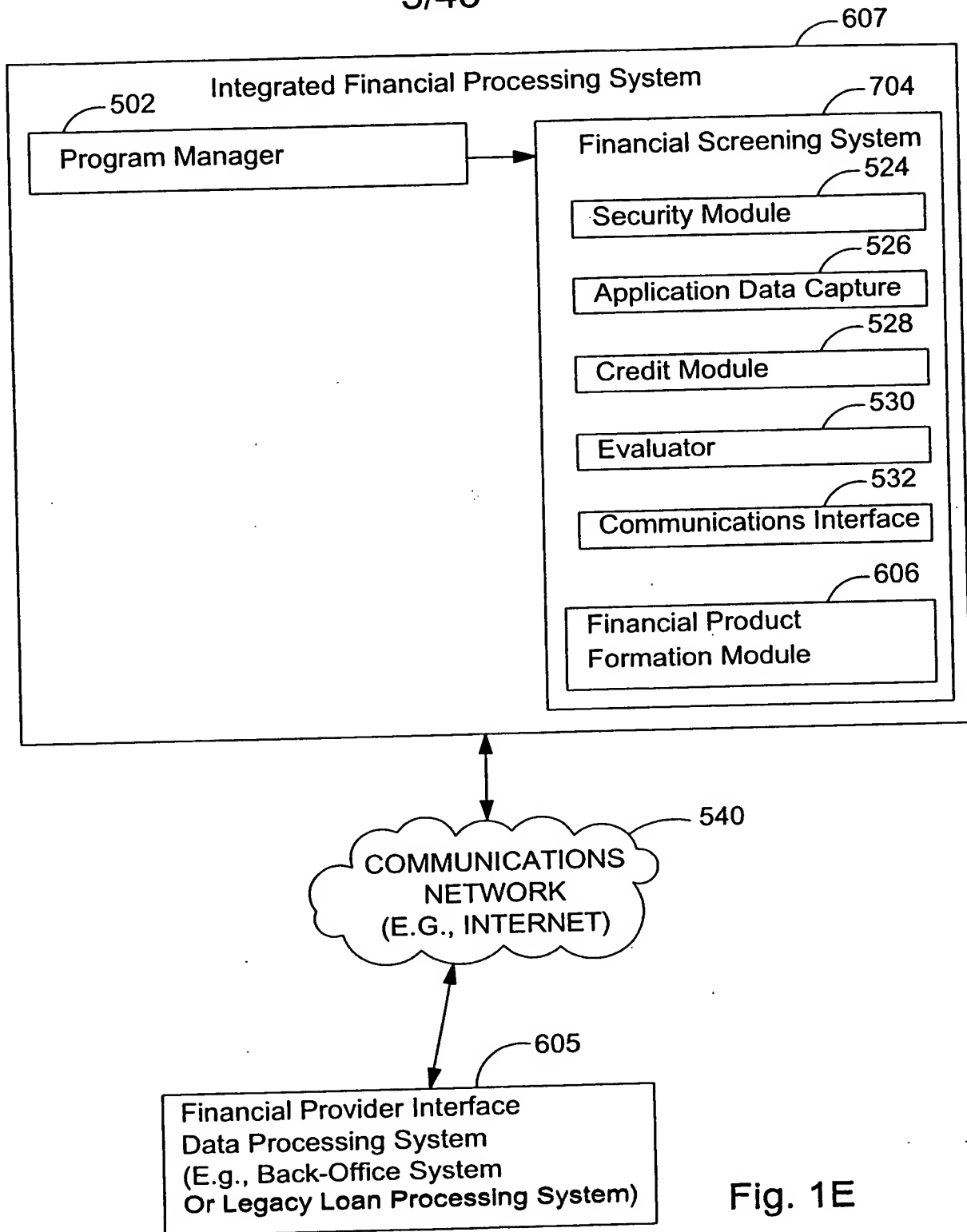


Fig. 1E

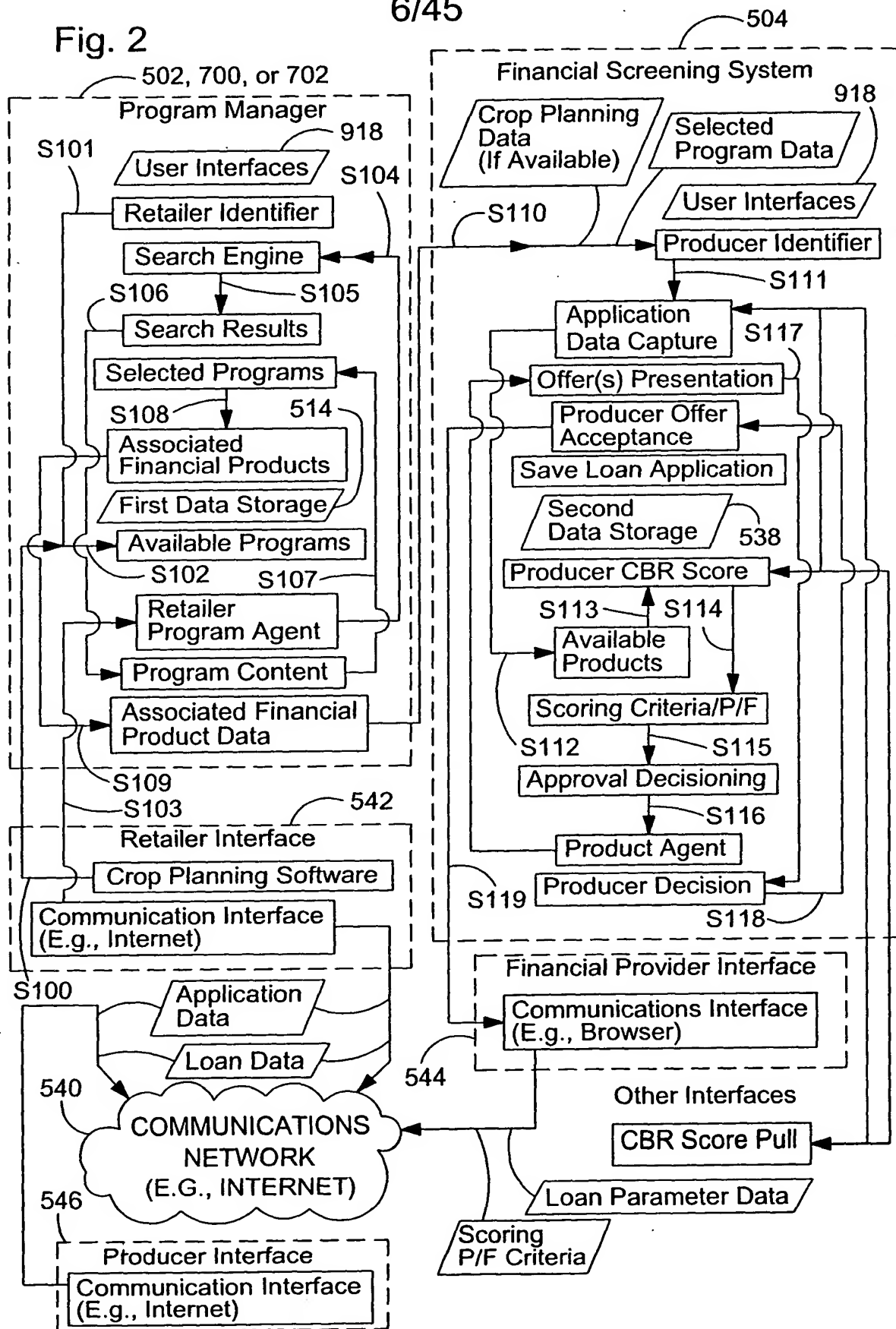
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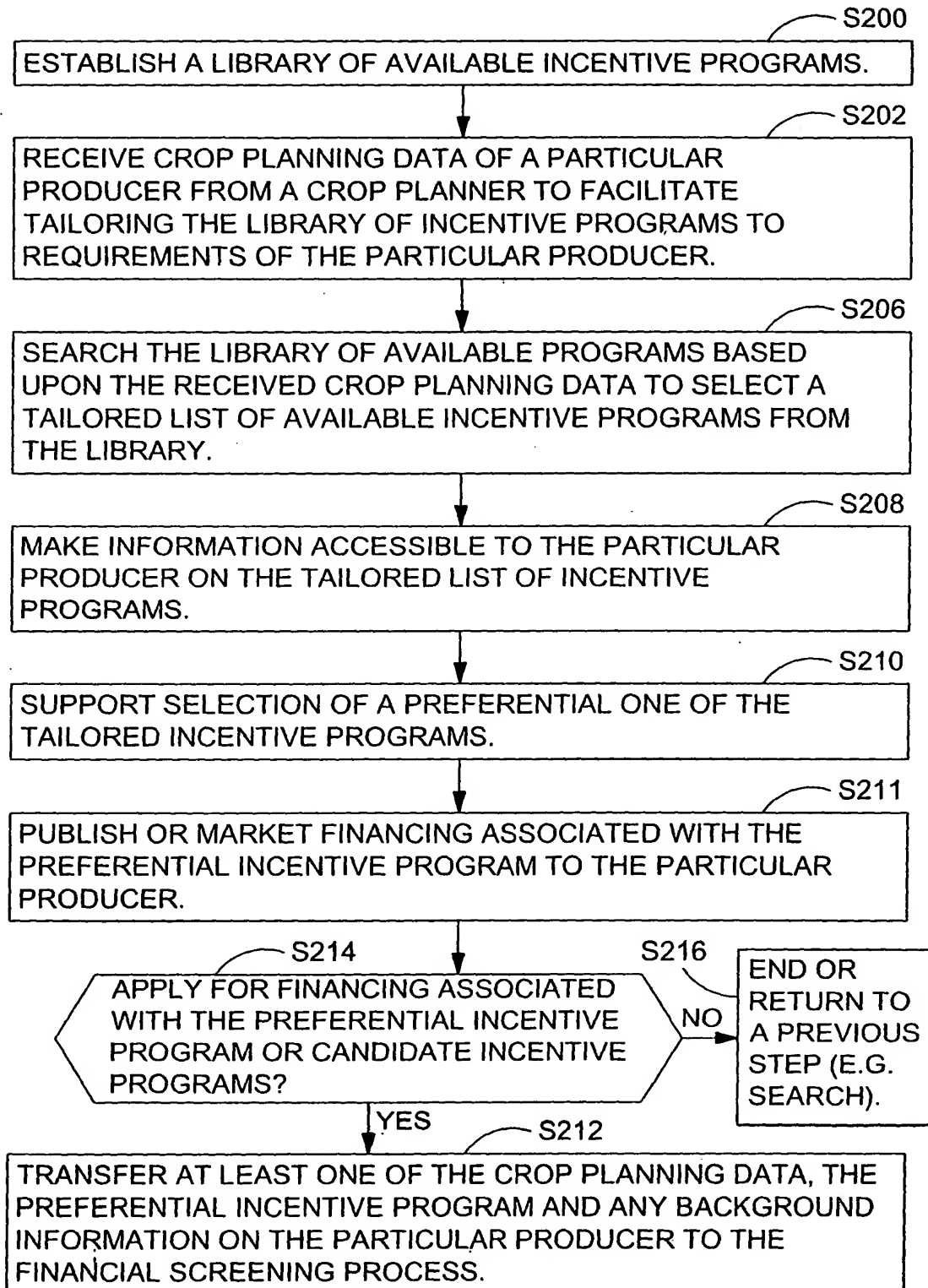
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Fig. 2



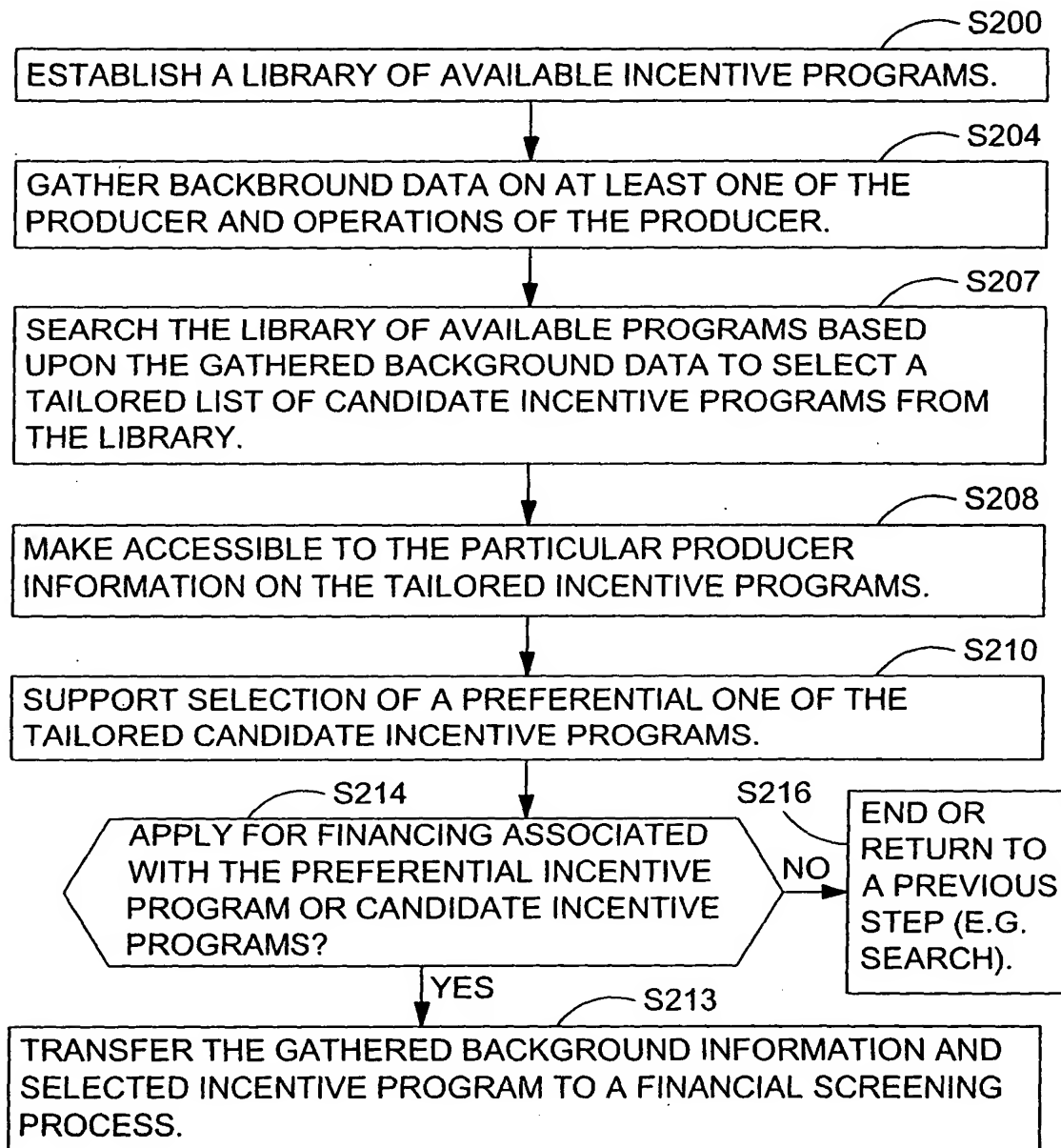
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Fig. 3A



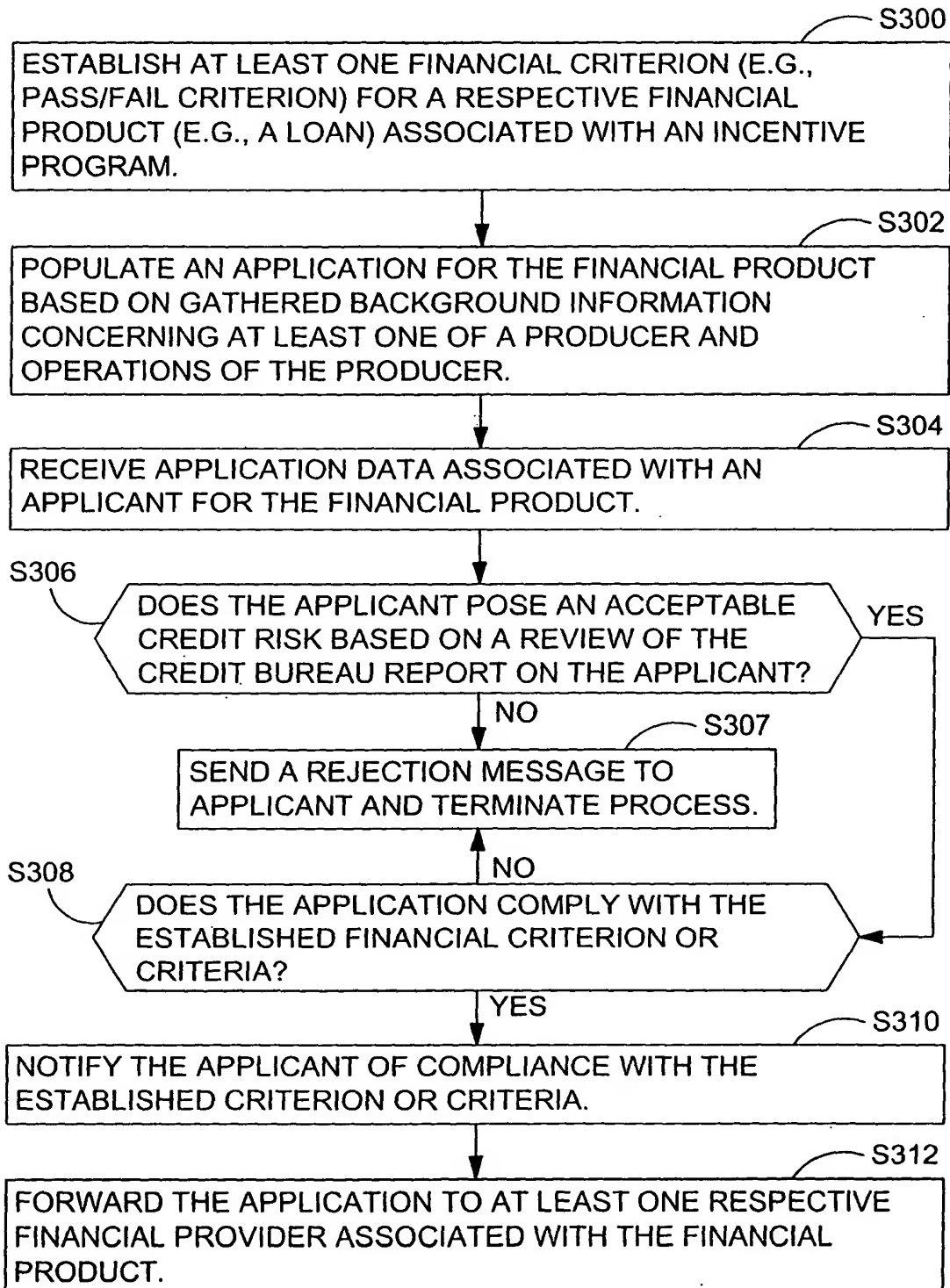
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Fig. 3B



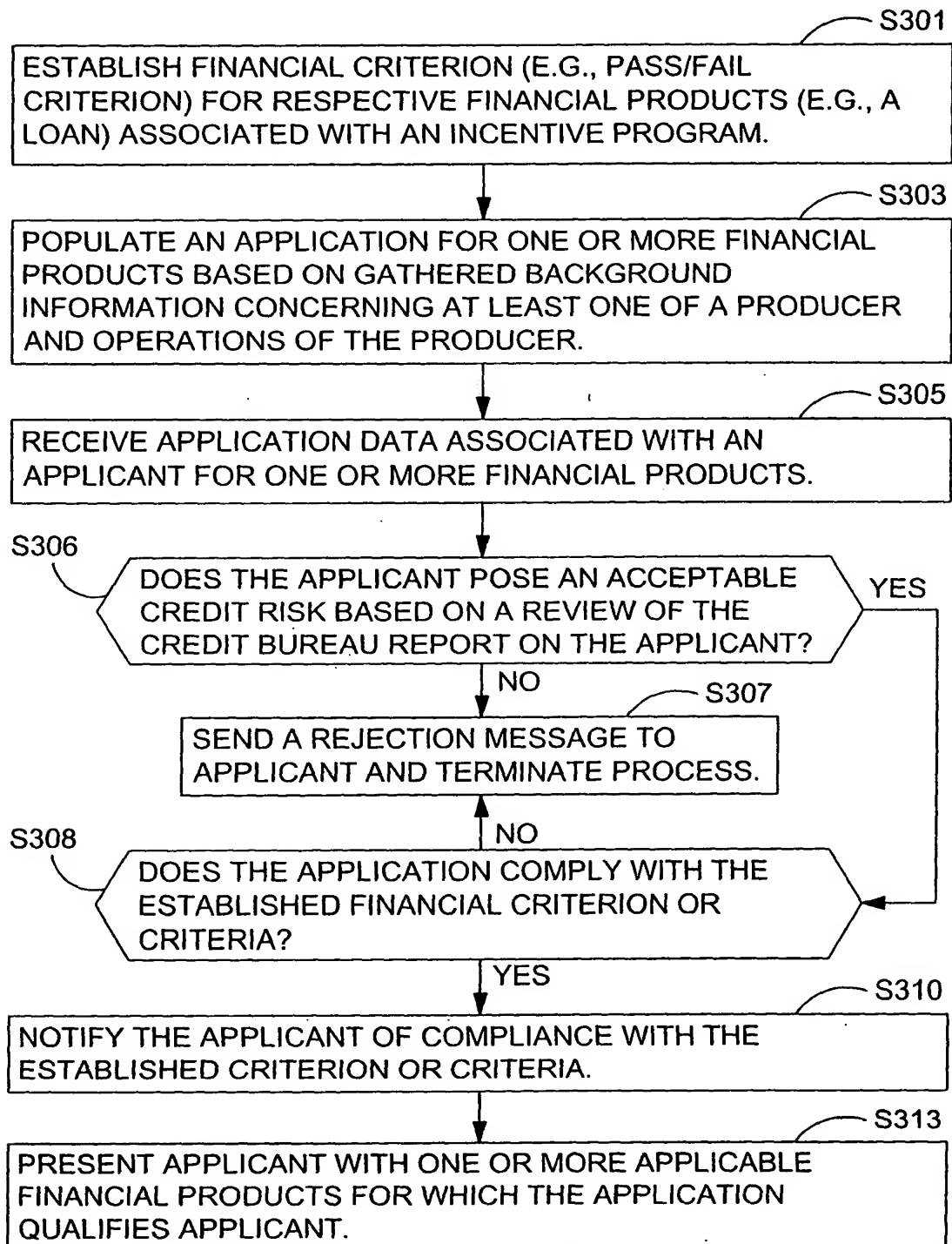
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Fig. 4A



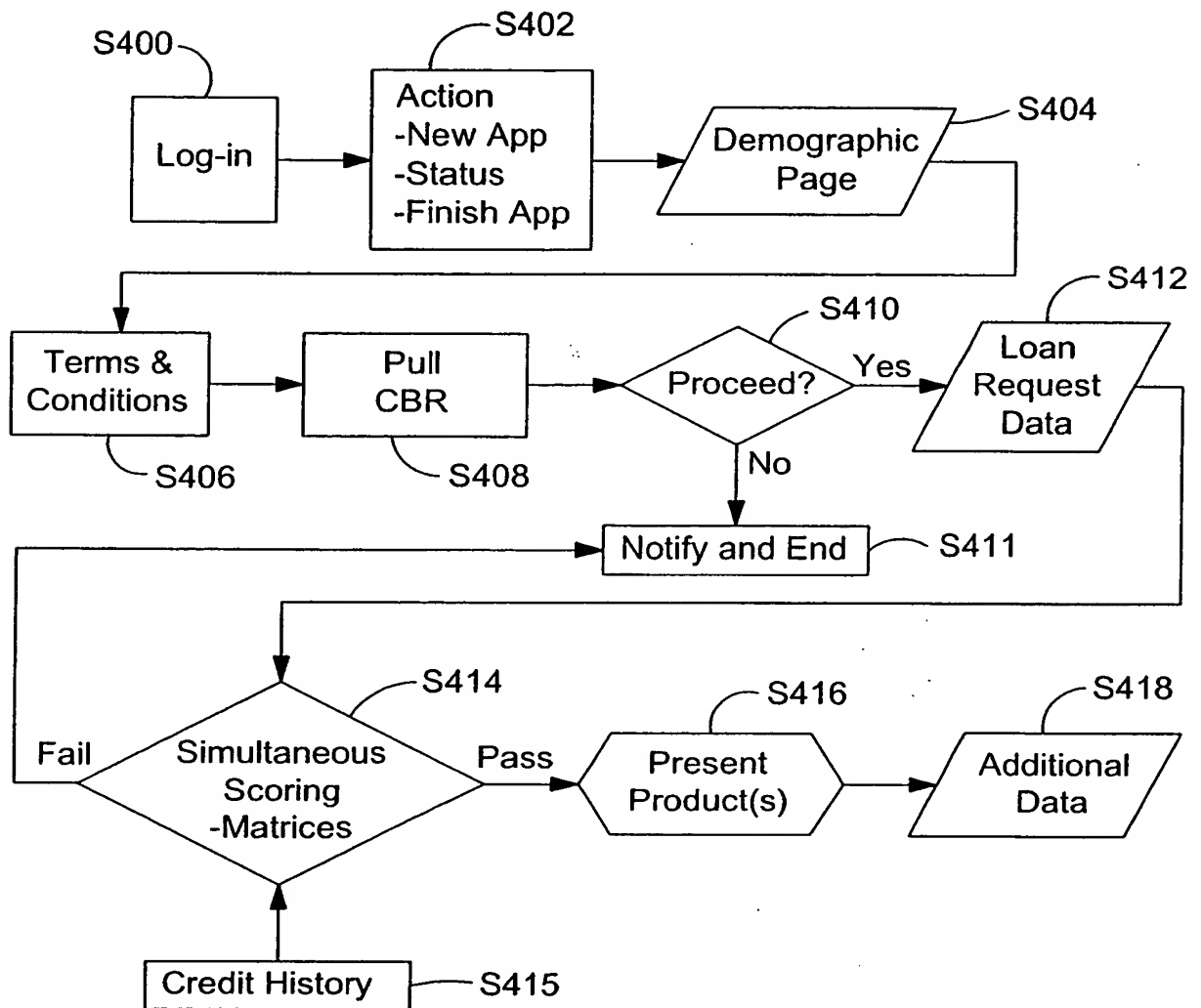
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Fig. 4B



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Fig. 5



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Home / My Services / About Us / FAQ / Partners / Log Out

Search Criteria

Program Type:

Season:

State:

Available Program Sponsors

Sponsor Company A

Sponsor Company B

Sponsor Company C

Sponsor Company D

Add Selected

Remove Selected

Selected Program Sponsors

Available Product Types

Additive

Equipment

Feed

Fertilizer

Add Selected

Remove Selected

Selected Product Types

Available Crop Types

Barley

Corn

Hay

Oats

Add Selected

Remove Selected

Selected Crop Types

Product Description:

Separate multiple search items with a comma

Clear Selections

Find Program

Fig. 6

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[Home](#)
[My Services](#)
[About Us](#)
[FAQ](#)
[Partners](#)
[Log Out](#)

Search Results

Sort by: Program

Program Sponsor	Product Type	Program Name	Crop Type	Season
Sponsor Company A	Herbicide, Insecticide	Program A	Corn, Soybeans	2002
Sponsor Company A	Herbicide	Program A1	Corn, Soybeans	2002
Sponsor Company A	Herbicide	Program A2	Corn, Soybeans	2002
Sponsor Company A	Herbicide, Seed	Program A3	Corn	2002
Sponsor Company B	Additive, Herbicide	Program B1	Corn, Soybeans	2002
Sponsor Company B	Additive, Herbicide	Program B2	Corn, Soybeans	2003
Sponsor Company C	Seed	Program C	Corn	2002
Sponsor Company D	Seed	Program D1	Corn	2002
Sponsor Company D	Seed	Program D2	Corn	2002
Sponsor Company D	Seed	Program D3	Corn	2002
Sponsor Company E	Seed	Program E1	Corn	2002
Sponsor Company E	Seed	Program E2	Corn	2002
Sponsor Company F	Herbicide, Seed	Program F1	Corn	2002
Sponsor Company F	Seed	Program F2	Corn	2002
Sponsor Company F	Seed	Program F3	Corn	2002

Showing 1-15 of 19

New Search

Fig. 7A

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Home

My Services

About Us

FAQ

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Log Out

Search Results

Sort by:

Program

Program Sponsor	Product Type	Program Name	Crop Type	Season
Sponsor Company G	Seed	Program G	Corn, Soybeans	2002
Sponsor Company H	Seed	Program H	Corn, Soybeans	2002
Sponsor Company I	Seed	Program I1	Corn	2002
Sponsor Company I	Seed	Program I2	Corn	2002

Showing 16-19 of 19

New Search

Fig. 7B

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Home	My Services	About Us	FAQ	Partners	Log Out
------	-------------	----------	-----	----------	---------

<p>Program Details</p> <p>Program F1</p> <p>Eligibility:</p> <ul style="list-style-type: none">Customers who choose to purchase both their seed and crop protection products may qualify for Program F1. <p>Rate:</p> <ul style="list-style-type: none">Prime minus 2.5% VariableAvailabe through John Deere Credit <p>Deadlines:</p> <ul style="list-style-type: none">Application and Seed order deadline: March 1, 2002Chemical purchase deadline: July 31, 2002 <p>Minimum Purchase seed and crop protection:</p> <ul style="list-style-type: none">\$15,000 Minimum Company Q seed order\$10,000 Minimum purchase Sponsor Company F Crop Protection products (listed below) <p>Notes:</p> <ul style="list-style-type: none">Early Pay offered on seed purchases only<ul style="list-style-type: none">Early Pay deadline dates apply. <p>Eligible Crop Protection Products:</p> <ul style="list-style-type: none">Product Tradename RProduct Tradename S

Fig. 8A

Fig. 8A

Fig. 8B

Fig. 8

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- Product Tradename T
- Product Tradename U
- Product Tradename V
- Product Tradename W
- Product Tradename X
- Product Tradename Y
- Product Tradename Z

Program Type: Financing

John Deere Credit Company F Finance Product - Seed and Chemical

Purpose:

Minimum finance amount:

Rate Information:

Payment Due Information:

Application Deadline:

Early Payment Applies

Early Pay Schedule:

Crop Input Financing

\$25,000

Prime - 2.5%

12/15/2002

03/01/2002

John Deere Credit

Apply

Back

New Search

Fig. 8B

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Home	My Services	About Us	FAQ	Partners	Log Out
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My Applications

New Application

Change Password

Demographic Information

* indicates required fields

Business Structure:

C-Corporation*

Legal Business Name:

Company M*

Business Address 1:

1 Main St*

Business Address 2:

Business City:

Urbandale*

Business State:

Iowa*

Business Zip Code:

50322*

Business County:

Polk*

Country:

United States*

Federal Tax ID:

XX-XXXXXXX

E-mail Address:

CompanyM@aol.com

Business Phone Number:

XXX-XXX-XXXX*

Years At Current Business Address:

19*

Primary Owner

First Name:

John*

Middle Initial:

Fig. 9A

Fig. 9B

Fig. 9A

Fig. 9

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Last Name:	<input type="text" value="Doe"/>
Suffix:	<input type="text"/>
Date of Birth:	<input type="text" value="June"/> <input type="text" value="5"/> <input type="text" value="1972"/>
Social Security Number:	<input type="text" value="XXX-XX-XXXX"/>
Is the applicant a U.S. Citizen:	<input type="text" value="Yes"/>
Percent Owned:	<input type="text" value="25"/>
Home Address	<input type="text"/>
Same as Business Address:	<input type="text"/>
Home Address 1:	<input type="text" value="1 Easy St"/>
Home Address 2:	<input type="text"/>
Home City:	<input type="text" value="Urbandale"/>
Home State:	<input type="text" value="Iowa"/>
Home Zip Code:	<input type="text" value="50322"/>
Home Phone Number:	<input type="text" value="XXX-XXX-XXXX"/>
E-mail Address:	<input type="text" value="JohnDoe@mail.com"/>

Number of Additional Owners?:

Please check all your information, then click "Continue".

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Fig. 9B

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Fig. 10

Home	My Services	About Us	FAQ	Partners	Log Out
<p>My Applications New Application Change Password</p>					
<p>Demographic Information * indicates required fields</p>					
<p>Business Structure: <input type="text" value="Sole Proprietorship"/> *</p>					
<p>Country: <input type="text" value="United States"/> *</p>					
<p>Is the Applicant a U.S. Citizen: <input type="text" value="Yes"/> *</p>					
<p>First Name: <input type="text" value="John"/> *</p>					
<p>Middle Initial: <input type="text" value=""/></p>					
<p>Last Name: <input type="text" value="Doe"/> *</p>					
<p>Suffix: <input type="text" value=""/></p>					
<p>Address 1: <input type="text" value="1 Easy St"/> *</p>					
<p>Address 2: <input type="text" value=""/></p>					
<p>City: <input type="text" value="Urbandale"/> *</p>					
<p>State: <input type="text" value="Iowa"/> *</p>					
<p>Zip Code: <input type="text" value="50322"/> *</p>					
<p>County: <input type="text" value="Polk"/> *</p>					
<p>Business Phone Number: <input type="text" value="XXX-XXX-XXXX"/> * Ext.: <input type="text" value="111"/></p>					
<p>Social Security Number: <input type="text" value="XXX-XX-XXXX"/></p>					
<p>Date of Birth: <input type="text" value="June"/> <input type="text" value="5"/> <input type="text" value="1972"/> *</p>					
<p>E-mail Address: <input type="text" value="JohnDoe@mail.com"/></p>					
<p>Years At Current Residence: <input type="text" value="19"/> <input type="text" value=""/> *</p>					
<p>Is there a co-applicant on this request: <input type="text" value="No"/> <input type="text" value=""/></p>					
<p><input type="button" value="Continue"/></p>					<p><input type="button" value="Save and Finish Later"/></p>
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Fig. 11

Home	My Services	About Us	FAQ	Partners	Log Out
<p>My Applications</p> <p>New Application</p> <p>Change Password</p>					
<p>Loan Application * indicates required fields</p>					
Purpose of Loan		Equipment ▾ *			
Total Selling Price		100000 *			
Cash Down Payment		25000			
Trade-in Allowance		0			
Amount Requested		75000 *			
Payment Frequency		Annual ▾ *			
Year Started Farming		1985 ▾ *			
Major Crop		Corn ▾ *			
Equipment Make		Equipment Category		Edit	
John Deere		Combines & Harvesting Equipment		Enter	
		Add Equipment			
Income Information					
Gross Farm Income *		500000 *			
Non-Farm Income ¹ *		0 *			
<p>¹Alimony, child support, or separate maintenance need not be disclosed unless relied upon for credit.</p>					
Balance Sheet Information					
Total Assets		1000000 *			
Total Liabilities		200000 *			
		Continue ▴		Save and Finish Later	

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Home	My Services	About Us	FAQ	Partners	Log Out
------	-------------	----------	-----	----------	---------

Testing JDC Equipment Loan	
Lender Profile	
Product Maintenance	
View/Assign Zip Codes	
Product Criteria	
Edit Users	
Applicant Is:	Select an Entity ▾
Country:	Select One ▾
Is the Applicant a U.S. Citizen:	Select One ▾
State:	Select a State ▾
Zip Code:	
Date of Birth:	<input type="text"/> / <input type="text"/> / <input type="text"/> mm/dd/yyyy
Is there a Co-Applicant:	Select One ▾
Credit Score	0
Has the Applicant filed for bankruptcy:	Select One ▾
Time at Residence:	Select One ▾
Loan Information	
Selling Price	0
Loan Amount Requested	0
Years in Business	0
Major Crop	Select One ▾
Equipment Category	Select One ▾

Fig. 12A

Fig. 12A

Fig. 12B

Fig. 12

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Equipment Make	Select One ▾
Is the Equipment Used?	Select One ▾
What will the equipment be used for?	Select One ▾
Will the Equipment be used for Custom Work?	Select One ▾
Income Information	
Gross Farm Income	0
Income	0
Net Worth	0
Balance Sheet Information	
Total Assets	0
Total Liabilities	0
<div>Display Results Clear All Close</div>	
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Fig. 12B

Home

My Services

About Us

FAQ

Partners

Log Out

Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Supplemental Questions for "JDC Equipment Loan"

Supplemental Question

Category

Equipment

Question

Select all:

Equipment Description

Equipment Model #

Equipment Serial #

Equipment Year

Current Equipment Hours

Trade-in Make

Trade-in Description

Trade-in Model #

Trade-in Serial #

Trade-in Year

Current Hours on trade-in

Payoff Lender Name

Payoff Phone Number

Fig. 13A

Fig. 13A

Fig. 13B

Fig. 13

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Payoff Account Number

Seller Name

Seller Contact

Address

City

State

Zip

Phone Number

Fax Number

Seller Number

Seller Branch Number

Seller Email Address

Save

Close

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Fig. 13B

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Home	My Services	About Us	FAQ	Partners	Log Out
------	-------------	----------	-----	----------	---------

Lender Profile
Product Maintenance
View/Assign Zip Codes
Product Criteria
Edit Users

Supplemental Questions for "JDC Equipment Loan"

Supplemental Question
Category

Question Select all:

Additional Loan Request Info.
Select a Maturity Date

Additional Applicant Info.
Marital Status
If Married, Spouse's First Name
If Married, Spouse's Middle Initial
If Married, Spouse's Last Name
If Married, Spouse's Suffix
If Married, Spouse's Social Security Number
If Married, Spouse's Birth Date
Rent or Own Current Residence

Fig. 14A

Fig. 14A

Fig. 14B

Fig. 14C

Fig. 14

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<u>Rent or own business address</u>	
<u>Number of Dependents</u>	
Is the applicant a co-maker, co-signer, or guarantor on any loans	
Are there any unsatisfied judgements against you	
Are any accounts past due, in default or dispute	
Is the applicant obligated to pay alimony, child support, or separate maintenance	
Do you lease any machinery or equipment	
Do you sell any products under other names	
Are there any liens on your crops	
Is the applicant a defendant in any pending lawsuit	
Has the applicant ever filed for any chapter of bankruptcy	
If employed elsewhere, employer name	
If employed elsewhere, employer phone	
Does the applicant own any livestock	
Does the applicant lease any machinery or equipment	
Checking account balance	
Net Farm Income	
Does the applicant have any crop insurance	
<u>Primary Bank Info</u>	
Bank Name	
Contact Last Name	
Contact First Name	
Phone Number	

Fig. 14B

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City	
State	
Do you have a checking or savings account or both	
Do you have a major credit card	
Primary Credit Reference	
Finance Company Name	
Contact Name	
Address	
Phone Number	
City	
State	
Additional Company Info.	
Inception Date	
Incorporation Date	
Signing Officer's First Name	
Signing Officer's Middle Initial	
Signing Officer's Last Name	
Signing Officer's Suffix	
Officer's title	
Organization ID	
State of Organization	
State of Chief Executive Officer	
	<input type="button" value="Save"/> <input type="button" value="Close"/>

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Fig. 14C

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Home

My Services

About Us

FAQ

Partners

Log Out

My Applications

New Application

Change Password

Application Review

Demographic Information

Name

John Doe

Business Structure

Sole Proprietorship

US Citizen

Yes

Address

1 Easy St

Country

USA

Years At Current Residence

19

Work Phone

XXX-XXX-XXXX Ext:111

Social Security Number

XXX-XX-XXXX

Birth Date

6/5/1972

E-mail

JohnDoe@mail.com

Edit

Loan Information

Application Number

1928

Purpose of Loan

Equipment

Selling Price

\$100,000.00

Down Payment

\$25,000.00

Fig. 15A

Fig. 15B

Fig. 15

Fig. 15A

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Amount Requested	\$75,000.00		
Payment Frequency	Annual		
Year Started Farming	1985		
Major Crop	Corn		
Gross Farm Income	\$500,000.00		
Non-Farm Income	\$0.00		
Total Assets	\$1,000,000.00		
Total Liabilities	\$200,000.00		

Equipment Category	Manufacturer	Is the Equipment New or Used	Intended use	Is the equipment used for Custom Work
Combines & Harvesting Equipment	John Deere	New	Agricultural	No

Please click on submit only once. This process could take several minutes depending on you connection speed.

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Fig. 15B

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Home	My Services	About Us	FAQ	Partners	Log Out
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My Applications

New Application

Change Password

Application Complete

Thank you for completing the online application process Your application is being submitted. You will be contacted if additional information is required to complete the process.

Your application number is: 1298

If you have any questions or comments about iVesta Financial Solutions, please email us at ops@ivestafinancial.com or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time.

Home

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Fig. 16

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Home	My Services	About Us	FAQ	Partners	Log Out
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Choose an Offer

My Applications
New Application
Change Password

Congratulations! You have received the following 4 offers. If you have any questions or comments about these offers, please feel free to e-mail us or phone us at 1.877.7iVesta (877.748.3782), Monday thru Friday, 8:00 AM to 5:00 PM, Central Time. Please write down your application number so you can reference your results:
Application Number: 1298

Important: You can only choose one offer from the list below.

Instant Approval
You have been approved for the following 1 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its "Details."

Term Loan		Interest	
Lender	Product	Amount	Rate
iVesta Test Lender	iVesta Test Product-Auto Term Note	\$75,000.00	7.75%

Pending Approval

[Details](#) [Accept Offer](#)

Fig. 17A

Fig. 17A
Fig. 17B




Fig. 17

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We expect you to receive approval for the following 3 offers. Just click "Accept Offer" to pursue an offer. To get more information about an offer, click on its "Details."

Term Loan				Interest			
Lender	Product	Amount		Rate	Months	Details	
iVesta Test Lender	iVesta Test						
	Product-Auto	\$75,000.00		6.65%- 7.25%	<input type="text"/>		Details
	Term Note						Accept Offer
Deere Credit Inc.	JDC Equipment	\$75,000.00		7.50%- 9.50%	<input type="text"/>		Details
	Loan						Accept Offer
Lease							
Lease Payments are calculated for a Payment Frequency of annual unless noted otherwise.							
				Buyout			
Lessor	Product	Amount	Months	*Payment	Option	Details	
iVesta Test Lender	iVesta Test						
	Product-Lease	\$75,000.00	<input type="text"/>	\$0.00	<input type="text"/>		Details
							Accept Offer
				Not Interested		Save and Review Later	

*Lease Payments are an estimate.

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Fig. 17B

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Home	My Services	About Us	FAQ	Partners	Log Out
<p>My Applications New Application Change Password</p>					
<p>Offer Transition</p>					
<p>John Deere Credit</p>		<p>This is John Deere Credit's marketing text.</p>			
<p>Thank You for choosing Deere Credit Inc.</p>					
<p>Summary of Terms The following summarizes the next steps involved with obtaining this financing. A John Deere Credit representative will be in contact with you to complete the loan order for closing.</p>					
<p>Terms & Conditions The following are the 'Terms and Conditions' for this product. A first lien will be taking on the equipment purchased.</p>					
<p>Continue ></p>					
<p>All loans subject to established credit qualifications. This service is not available to residents of the states of KS and NE.</p>					

Fig. 18

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INVENTOR: D. DaLuga, et. al.

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Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Product Criteria

Loan Type:

JDC Equipment Loan	Pass/Fail Criteria	Score Criteria	Criteria Weights	Test Score	Offer Text	Supplement Questions
	<input type="text" value="Edit"/>	<input type="text" value="Edit"/>	<input type="text" value="Edit"/>	<input type="text" value="Edit"/>	<input type="text" value="Edit"/>	<input type="text" value="Edit"/>

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Fig. 19

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Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

"JDC Equipment Loan" Credit Product Details

*Indicates required fields. Dates need to be in (mm/dd/yyyy) format.

No '\$', '%', or commas

Application Type *

Product Type *

Product Name

Lender Product Code

Approval Type *

Interest Type *

Interest Rate Range

*Current Prime Rate: 4.75% Min Max

Term (Months) Min Max

Product Effective Date Start End

Additional Terms

Is this product associated with a program incentive? *

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Fig. 20

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Pass/Fail Criteria for "JDC Equipment Loan" Credit Product

Save Close

Pass/Fail Minimum/Maximum

Check a minimum field to specify a minimum allowable value.
Check a maximum field to specify a maximum allowable value.
Check both fields to specify an allowable range.

Pass/Fail Criteria	Minimum	Maximum	Select all Minimums Deselect all	Select all Maximums Deselect all
Requested Amount	<input checked="" type="checkbox"/> 1000	<input checked="" type="checkbox"/> 1000		
Years in Farming	<input type="checkbox"/> 0	<input type="checkbox"/> 0		
Gross Farm Income	<input type="checkbox"/> 0	<input type="checkbox"/> 0		
Total Assets	<input type="checkbox"/> 0	<input type="checkbox"/> 0		
Net Worth	<input type="checkbox"/> 0	<input type="checkbox"/> 0		

Fig. 21A

Fig. 21A
Fig. 21B
Fig. 21C
Fig. 21D
Fig. 21E
Fig. 21F
Fig. 21G

Fig. 21

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
METHOD FOR FACILITATING AN INCENTIVE PROGRAM

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Years at Current Address	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Age of Applicant	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Debt Ratio	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Debt/Equity Ratio	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Income	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Loan Request/Net Worth	<input type="checkbox"/>	0	<input type="checkbox"/>	0
% Loan to Value	<input type="checkbox"/>	0	<input type="checkbox"/>	0
Credit Bureau Score	<input type="checkbox"/>	0	<input type="checkbox"/>	0

Pass/Fail Exclude

Check a field to exclude loans.
e.g. Refuse loans where the applicant has had a bankruptcy.

Pass/Fail Criteria	Exclude	Select all Excludes Deselect all
Applicant is not a US citizen	<input checked="" type="checkbox"/>	
Applicant does not live in US	<input checked="" type="checkbox"/>	
Equipment is used	<input type="checkbox"/>	
Equipment is new	<input type="checkbox"/>	
Equipment is used for custom work	<input type="checkbox"/>	
There is a co-applicant	<input type="checkbox"/>	
Applicant has had a bankruptcy	<input type="checkbox"/>	

Equipment Categories

Check a field to include equipment categories.
e.g. Accept loans for tractors.

Fig. 21B

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Equipment Category	Include	Select all Categories Deselect all Categories
Antique Farm Equipment	<input checked="" type="checkbox"/>	
Combines & Harvesting Equipment	<input checked="" type="checkbox"/>	
Cotton Equipment	<input checked="" type="checkbox"/>	
Dairy Equipment	<input checked="" type="checkbox"/>	
Field Tillage Equipment	<input checked="" type="checkbox"/>	
Grain Handling Equipment	<input checked="" type="checkbox"/>	
Hay & Forage Equipment	<input checked="" type="checkbox"/>	
Industrial/Heavy Equipment	<input checked="" type="checkbox"/>	
Irrigation Equipment	<input checked="" type="checkbox"/>	
Lawn & Garden	<input checked="" type="checkbox"/>	
Livestock Equipment	<input checked="" type="checkbox"/>	
Other	<input checked="" type="checkbox"/>	
Planting & Seeding Equipment	<input checked="" type="checkbox"/>	
Rotary Cutters/Shredders	<input checked="" type="checkbox"/>	
Skid-Steer Loaders	<input checked="" type="checkbox"/>	
Sprayers/Fertilizer Equipment	<input checked="" type="checkbox"/>	
Tractors	<input checked="" type="checkbox"/>	
Trucks & Trailers	<input checked="" type="checkbox"/>	
Utility Vehicles	<input checked="" type="checkbox"/>	
Wagons & Carts	<input checked="" type="checkbox"/>	
Equipment Use		

Fig. 21C

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<p>Check a field to include equipment usages. e.g. Accept loans for agricultural equipment.</p>		<p>Select all Uses Deselect all Uses</p>
Equipment Use	Include	
Agricultural	<input checked="" type="checkbox"/>	
Other Commercial	<input checked="" type="checkbox"/>	
Equipment Make		
<p>Check a field to include equipment manufacturers. e.g. Accept loans for John Deere equipment.</p>		<p>Select all Manufacturers Deselect all Manufacturers</p>
Equipment Make	Include	
Agco	<input checked="" type="checkbox"/>	
Allied	<input checked="" type="checkbox"/>	
Allis Chalmers	<input checked="" type="checkbox"/>	
Arts Way	<input checked="" type="checkbox"/>	
Badger	<input checked="" type="checkbox"/>	
Better Built	<input checked="" type="checkbox"/>	
Case	<input checked="" type="checkbox"/>	
Case-IH	<input checked="" type="checkbox"/>	
Claas	<input checked="" type="checkbox"/>	
Deutz	<input checked="" type="checkbox"/>	
Fendt	<input checked="" type="checkbox"/>	
Ford	<input checked="" type="checkbox"/>	
Ford NH	<input checked="" type="checkbox"/>	

Fig. 21D

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
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Gehl	<input checked="" type="checkbox"/>
Great Plains	<input checked="" type="checkbox"/>
Hesston	<input checked="" type="checkbox"/>
International Harvester	<input checked="" type="checkbox"/>
John Deere	<input checked="" type="checkbox"/>
Kinze	<input checked="" type="checkbox"/>
Kuhn	<input checked="" type="checkbox"/>
Lull	<input checked="" type="checkbox"/>
Lundell	<input checked="" type="checkbox"/>
Massey Ferguson	<input checked="" type="checkbox"/>
New Holland	<input checked="" type="checkbox"/>
Other Makes	<input checked="" type="checkbox"/>
Steiger	<input checked="" type="checkbox"/>
Tye	<input checked="" type="checkbox"/>
Valley	<input checked="" type="checkbox"/>
Valmet	<input checked="" type="checkbox"/>
Vermeer	<input checked="" type="checkbox"/>
Versatile	<input checked="" type="checkbox"/>
White	<input checked="" type="checkbox"/>
Woods	<input checked="" type="checkbox"/>
Zetor	<input checked="" type="checkbox"/>
Major Crop	

Check a field to include crop types.
e.g. Accept loans for barley.

Fig. 21E

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Major Crop	Include	Select all Crops <u>Deselect all Crops</u>
Barley	<input checked="" type="checkbox"/>	
Cabbage	<input checked="" type="checkbox"/>	
Canola	<input checked="" type="checkbox"/>	
Carrots	<input checked="" type="checkbox"/>	
Corn	<input checked="" type="checkbox"/>	
Corn Silage	<input checked="" type="checkbox"/>	
Cotton	<input checked="" type="checkbox"/>	
Cucumbers	<input checked="" type="checkbox"/>	
D.C. Soybeans	<input checked="" type="checkbox"/>	
Dry Beans	<input checked="" type="checkbox"/>	
Hay	<input checked="" type="checkbox"/>	
Horseradish	<input checked="" type="checkbox"/>	
Melons	<input checked="" type="checkbox"/>	
Milo	<input checked="" type="checkbox"/>	
Oats	<input checked="" type="checkbox"/>	
Onions	<input checked="" type="checkbox"/>	
Other	<input checked="" type="checkbox"/>	
Peanuts	<input checked="" type="checkbox"/>	
Peas	<input checked="" type="checkbox"/>	
Popcorn	<input checked="" type="checkbox"/>	
Potatoes	<input checked="" type="checkbox"/>	
Pumpkins	<input checked="" type="checkbox"/>	

Fig. 21F

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Rice	<input checked="" type="checkbox"/>
Rye	<input checked="" type="checkbox"/>
Seed Corn	<input checked="" type="checkbox"/>
Snap Beans	<input checked="" type="checkbox"/>
Sorghum	<input checked="" type="checkbox"/>
Soybeans	<input checked="" type="checkbox"/>
Sugar Beets	<input checked="" type="checkbox"/>
Sugarcane	<input checked="" type="checkbox"/>
Sunflowers	<input checked="" type="checkbox"/>
Sweet Corn	<input checked="" type="checkbox"/>
Sweet Potatoes	<input checked="" type="checkbox"/>
Tobacco	<input checked="" type="checkbox"/>
Tomatoes	<input checked="" type="checkbox"/>
Wheat - Spring	<input checked="" type="checkbox"/>
Wheat - Winter	<input checked="" type="checkbox"/>
White Corn	<input checked="" type="checkbox"/>

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Fig. 21G

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INVENTOR: D. DaLuga, et. al.

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Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

JDC Equipment Loan

Select Criteria:

*indicates required fields

When applicable, enter percentages as decimals (e.g. 40% = 0.4)

If you wish to disable scoring for a criteria type, please go to Criteria Weights and set the weight for that criteria to 0%.

Credit Report Score ▾

Score	<input type="checkbox"/> Inverted Scoring		
5	<input type="checkbox"/>	750	Or Greater
4	<input type="checkbox"/>	725	749.99
3	<input type="checkbox"/>	700	724.99
2	<input type="checkbox"/>	675	699.99
1	<input type="checkbox"/>	650	674.99
0	<input type="checkbox"/>		Or Lower

Save

Close

Cancel

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Fig. 22

TITLE: INTEGRATED FINANCIAL PROCESSING SYSTEM AND
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Lender Profile Product Maintenance View/Assign Zip Codes Product Criteria Edit Users	Criteria Weights - JDC Equipment Loan																						
Criteria Type *indicates required fields	Sum of all values must equal 100%																						
Credit Report Score % Loan To Value Years in Farming Debt / Equity Gross Farm Income Years at Current Address Net Worth Loan Request/Net Worth Income Total Assets	<table border="1"> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> <tr><td>0</td><td>%</td></tr> </table>	0	%	0	%	0	%	0	%	0	%	0	%	0	%	0	%	0	%	0	%	0	%
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Total	0	%																					
*Auto Offer Score (0-5): <input type="text"/> *Review Score (0-5): <input type="text"/>																							
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Fig. 23

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Lender Profile

Product Maintenance

View/Assign Zip Codes

Product Criteria

Edit Users

Adding Additional Term for "JDC Equipment Loan" Credit Product

*indicates required fields.

Label

Description
(200 Characters)

*

*

Save

Close

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not available to residents of the states of KS and NE.

Fig. 24